

FDC CAUTIOUS PORTFOLIO

Information is correct at 31 March 2019

FUND FACTS

OBJECTIVE To minimise the risk of capital loss with some opportunity for capital growth

INVESTMENT STYLE Active & Indexed

IRISH LIFE RISK LEVEL (IL)

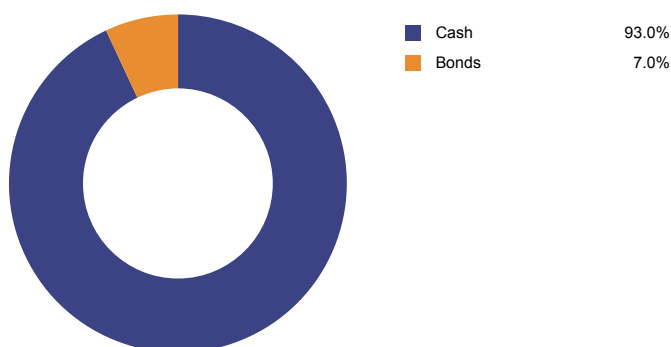
IL1	IL2	IL3	IL4	IL5	IL6	IL7
LOWER RISK						HIGHER RISK

FUND DESCRIPTION

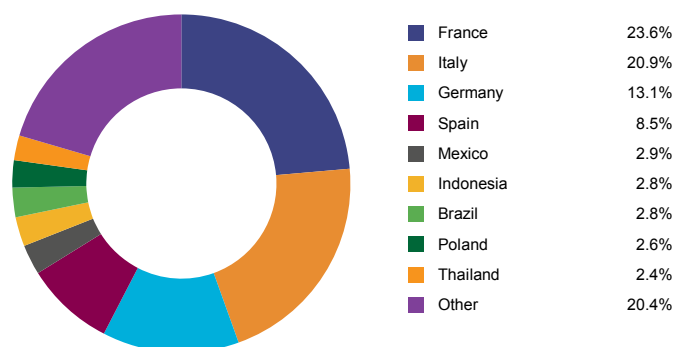
This fund predominantly invests in cash with some investment in bonds. The fund aims to provide a minimal risk of capital loss. As a result, investors in this fund accept that returns may be very low.

Warning: If you invest in this product you may lose some or all of the money you invest.

ASSET ALLOCATION



BOND COUNTRY DISTRIBUTION



BOND PORTFOLIO CREDIT QUALITY

RATING	% of FUND
AAA	14.8%
AA2	23.4%
AA3	2.1%
A2	2.4%
A3	15.5%
BBB1	4.4%
BBB2	21.9%
BBB3	5.6%
BB1	4.7%
Other	5.2%

TOP TEN DEPOSITS HELD WITH

COUNTERPARTIES	COUNTRY
Barclays Bank	UK
Basler Kantonalbank	Switzerland
BNP Paribas	France
Credit Industriel	France
Landeskreditbank	Germany
Lloyds TSB Bank	UK
Mizuho Corporate Bank	Japan
Natixis Paris	France
Sumitomo Mitsui	Japan
UBS	Switzerland

The assets in this fund may be used for the purposes of securities lending in order to earn an additional return for the fund. While securities lending increases the level of risk within the fund it also provides an opportunity to increase the investment return. External asset managers may change over time.

This fund is provided by Irish Life Assurance plc and is managed by Irish Life Investment Managers Limited. It is developed together with FDC to meet the needs of a specific client risk profile.

Warning: This fund may be affected by changes in currency exchange rates.

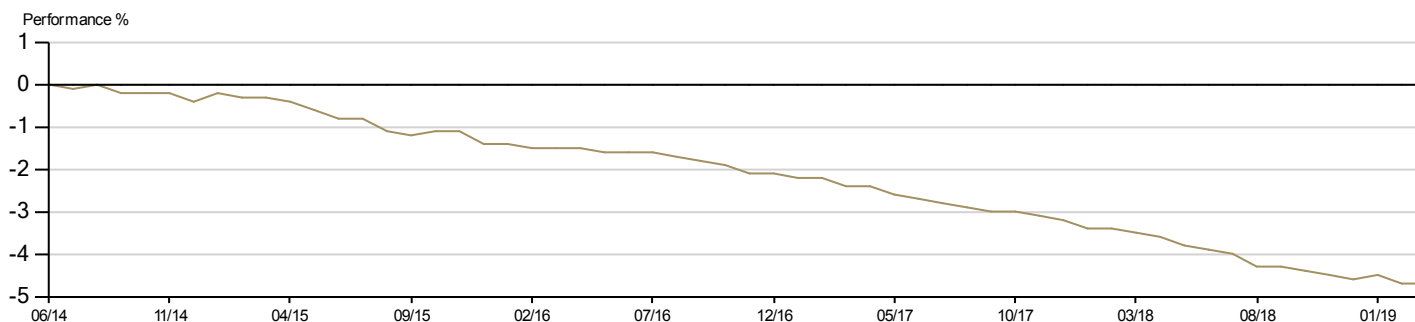
CALENDAR YEAR RETURN

	2015	2016	2017	2018	YTD
Fund	-1.00%	-0.71%	-1.12%	-1.45%	-0.11%

PERFORMANCE AS AT 31/03/2019

	1 Month	3 Month	1 Year	3 Year p.a.	Since Launch p.a.
Fund	0.00%	-0.11%	-1.24%	-1.10%	-1.00%

CUMULATIVE PERFORMANCE



Fund returns are quoted before taxes and after a standard annual management charge of 0.95%. The fund management charge and product charges will vary depending on the terms and conditions of your contract.

Launch Date (for the series used in the above performance illustration) = 12 Jun 2014; YTD = year to date; p.a. = per annum

Source: Irish Life Investment Managers

Warning: Past performance is not a reliable guide to future performance.

Warning: The value of your investment may go down as well as up.

To find out more about our fund range and to view the latest market and fund manager updates please visit:
<http://www.irishlife.ie>